

BFEM Webinar 1: Building Foundations for Economic Mobility: An Overview

Kiersten Beigel: Good afternoon, everyone. Thank you so much for joining us. I would love to welcome you to an overview conversation with experts in the Office of Head Start's Building Foundations for Economic Mobility series. My name's Kiersten Beigel and I work at the Office of Head Start. Here's me. We're really thrilled with your interest in the virtual events that we have planned for this week.

We see this as a kickoff to a year of T/TA or Training and Technical Assistance on this subject, the subject being training, education, employment and financial capability and family well-being. Our goal at the Office of Head Start with our National Center on Parent, Family and Community Engagement, who is sponsoring this webinar, is to try to support Head Start and Early Head Start programs and families in building these foundations for economic mobility. I see that a lot of you have been chiming in on terms and words that come to mind for you. I've seen some of them coming through stability, flexibility, hardship, challenge, progress.

Today, we released a video message from Dr. Blanca Enriquez, who is the OHS director. We hope you had or have a chance to hear from her. We -- I think she sums it up really well in her remarks when she said what is good for parents and family is good for the children. And she invites us to look for new ways to learn and improve what we do in this area. And that is what this week is all about, learning and recommitting to this most important aspect of the Head Start mission, which is to mitigate the effects of poverty on children and family.

So, in today's webinar, we are joined by a wonderful panel of experts in the areas I've mentioned, employment, education, job training and financing capability. They will be helping us understand sort of the bigger picture on these topics. We're also going to hold a Q-and-A with our panel. And at the close of the webinar, we will keep a chat session open from 4:00 to 4:10 so that you can network with your peers and engage around some question that we posed you.

Tomorrow on Wednesday, we're going to delve into the topic of financial capability and financially supportive services. And we've invited two Head Start programs to help us explore that topic. On Thursday, we will be spending more time on the topic of employment and education and again, I have invited two Head Start partners to help us do that. And then finally on Friday, we will be having a resource fair where we showcase some resources, of course, and then things from the weekend. And we structure some networking and tool sharing options for you all to share with each other.

We know how Head Start folks like to share tools and learn about new things they can use in their work. So, our idea was to kind of help support some of that time for you. There are certificates that will be available at the end of this webinar. You just have to complete an evaluation. You'll receive a thank you for attending the webinar email and then in that email, you can complete the evaluation and receive a certificate once you complete the survey.

All of the handouts from today's webinar and the events this week will--the NTT--the PFCE building foundations for economic mobility page, which is on the ECLKC and recordings--when they become available. You can get some personalized tech support today from Suzanne Stewart who is our web platform guru and she is wonderfully working behind the scenes. And I love to turn our attention now to today's introduction.

So, the title of our series, we want to get some of our terms sort of, straight and clear out in the open here. This idea of building foundations for economic mobility, we chose these two words very intentionally. We want to emphasize that of course, Head Start and Early Head Start is an antipoverty program. It was conceived as such in the '60s during the war on poverty but that Head Start and Early Head Start cannot and nor have programs ever really been able to do this work alone and that alleviating poverty and helping low income families achieve higher levels of financial security is really a community effort.

We know that it takes time for families to gain more financial security and often a lot longer than the time that we actually have families with us or enrolled in our program, except in cases of course, when we have Birth to Five programs and Early Head Start families are able to stay within our programs longer. So imagine what we can accomplish together with our families when we create community partnerships that can actually continue on with families as children leave or graduate from Head Start and Early Head Start. We know that our families' hopes and aspirations and their dreams are worth it and that those dreams, most definitely take longer than a Head Start year, right?

So, Head Start provides this critical foundation but programs need their partners to keep building the house and the structure that will help families thrive and children succeed over time. So, we hope to explore some of these partnership structure building kinds of activities over that course of the week. Now, this jolt is meant to enthuse you, not electrocute or shock you. It is a symbol of recharging, really. And it's about reinvigoration, recommitting, new learning, charging maybe our batteries.

Let me stop there; I'll quit while I'm ahead. And I want to talk a little about these objectives you see. These objectives are really about how we can better support these foundations that we're trying to build. So, in our first objective, increase income and financial capability, we might wonder, what is financial capability? And this refers to the knowledge and the skills and the access that we have to manage our resources effectively. And resources may vary and take the form of income or benefits or tax credits, et cetera but how we work with what we have can help us-- stability over time and reduce stress. And allow for more space, you know, mental space to make decisions and parent and that kind of thing.

Our second objective that contributes to building foundations for economic mobility revolves around this idea of improving employment and education opportunities and career pathways. And it's obviously pretty clearly--it's clear as it's written I think, but what is left clear is how to do it and the best strategies and the partnerships and--so when we refer to this objective, we know we are talking about ultimately different systems that have to work together.

So, all this, we hope to unpack more over the weekend, over the course of the year and years in our T/TA work with the National-- Center. So, while the T/TA we offer over the year and the coming years will predominantly focus on program systems and services and practices that are designed to support our partnerships with families. I just want to say it's important, I think, that we acknowledge that programs are really smart to support staff in these areas as well.

We have learned in our financial capability work with programs, for example, that many staff want to learn and feel more comfortable with financial services and terms and how to apply them in their own lives. And in addition, many staff are working and going to school and raising families on their own path towards more economic stability.

So, I really say that to acknowledge that there are many different ways to work toward and attend to these objectives in the Head Start and Early Head Start. I just want to remind folks about our framework. This is sort of our T/TA roadmap and to highlight for you where we are focusing with regard to economic mobility for those that you haven't seen this framework. The yellow and the pink columns really are the levers that we use to support family engagement and family outcome. So, we ask program leadership to prioritize families.

We look for ways to continuously improve how we work with families in our programs. We look to prioritize professional development opportunities for families and for staff, for all staff. And then in the pink column, we have our different elements we speak to, how we worked with families in the support, teaching and learning, our community partnerships in creating a family engagement, family environment. And the blue column are the outcomes.

Now, the blue column is family well-being. The top outcome is--attention. We define it as parents are safe, healthy and have increased financial security. We know there's a strong connection between family well-being and school readiness. And that it's no accident of this family well-being outcome is first, right? Indeed many families face multiple challenges. And as we all know, economic insecurity, as for one challenge in this area, really does increase stress.

One thing I also encourage you to think about as we go through this week is how this goal of building foundations and these kinds of objectives around increasing financial supports and access and opportunities fit into your five-year project goal. Consider maybe what your program data and family data tell you and how some of the strategy the strategies that we highlight today and this week might fit into your five-year planning. And think about how you can refine your objectives and or maybe in, you know, as you're working on new application for five years, how these goals and objectives might fit in.

So, a couple more things I want to say here. You may hear about the term "two-gen" from different speakers over the day and the course of the week. Obviously, the PFCE framework that I just showed you is a two-generation in its vision and approach. And we like the founder of Head Start knew that to help children succeed in school or life we have to support children and parents together.

There's also this larger conversation about the role of two-generation programs in helping families move out of poverty and a sort of charge or a call that's been set forth by many leaders and change agents to refocus or recommit to strategies that do this, that target both generations or multi-generations. As we know, many Head Start families are multi-generation families. And so, I think it's a national program that is committed to partner with families and continually improving what we do. This charges really right up Head Starts alley.

So, before I turn to our panel, I just want to acknowledge the very real challenge and reality that we have, where we know that even though what we have learned over the last many years about how to support family economic mobility has, you know, we've learned about that that has not magically resulted in an increase in Head Start funds to do this work at the caliber or quality that we'd like. I think programs work very hard to offer what they can.

And so we really need to acknowledge that to do this work at higher levels of intentionality. Programs, as you know, do need to think about alternative sources of funding or alternate sources. And thinking about some of these, I mean forces will be part of our ongoing conversation in this. And we're probably hearing from some presenters speak as well over the course of the year. I have talked too much. As you see here, I have a question. And I am happy to be able to welcome our presenters and to have them introduce themselves.

If you have questions as they speak and answer questions or as they answer these questions, I would invite you to send those in. And, yeah, I think without further ado, I would love to hear from our presenters. We'll begin with Chris King. Chris, welcome and thanks for joining us. Could you tell us about your organization and what you admire most about organizations and families that are working toward economic stability?

Chris King: Happy to. Good to be here. And I think I may have run into some of the folks on the call across the country, speaking to different convening's but. So, I'm-- I've been with the Ray Marshall Center at the University of Texas for about 40 some odd years. And had been doing work on two-generation strategies, really in earnest for about the last eight or nine years.

Including working with CAP Tulsa to design a two-generation strategy for the parents of Head Start, Early Head Start kids which I'll talk about a little bit more later. And working with Aspen, the ascend two-generation program as a fellow. But the thing I really admire both about the organizations and the families is their determination, their persistence to do well for each other.

And for lack of a better word, we'll get to this I guess, grit. One short anecdote, we've seen parents in Tulsa going to classes regularly even though they were living out of their cars and had two or three children. And they've been making it on a nursing track and moving towards an RN. I think that's pretty impressive.

Kiersten: Inspiring. Desmond, how about you? Tell us about you.

Desmond Brown: Good afternoon everyone. My name is Desmond Brown. I'm with the Consumer Financial Protection Bureau in Washington, DC. And I've been at the bureau for about four and a half years now. And a quick background on the CFPB, we are a relatively new federal agency. We've been around for about five years. We were created after the economic crisis of 2008. And our core mission is really to help consumers manage their finances in a way that will help them achieve their own personal goals.

We also work to shape and regulate the financial marketplace so that some of the tricks and traps that caused the challenges in 2008 are removed from the marketplace. And I will talk a little bit more about what our work entails in a little bit. I think this question to me is an empowering question. My office works primarily with low income and economic--It's been my work for as long as I can remember, it's what I've been doing, working and trying to identify ways to build economic mobility for low income families.

And I love the idea of linking these different issues together because we know when we talk about reducing poverty, no one single approach will solve such a complex problem. And if you are working to help families bring more money into their homes, what we're trying to do financial capability work is to help those families keep more of the money in their homes. Families spend a lot of money every day on high cost financial products and financial services and abusive practices.

And so, I think we are here to collaborate with other partners, the Head Start and TANF and other programs to help those families reduce their financial costs so that they can help keep their families safe and move on to their own goals and so. I'm really excited to be a part of this conversation today because I think this is the way, we have to talk to them in multiple ways to fix them. So, thank you. I'm so glad you're here.

Kiersten: Julie?

Julie Strawn: Yes, good afternoon everyone. I'm with Abt Associates. We provide technical assistance and do research on career pathways and other strategies for helping low income people move up in the labor market. We work primarily for federal agencies such as ACS, the Food and Nutrition Service, Employment Training and Administration Appeal and others. I came to this field many years ago when working in Congress on adult literacy. And after that, I became involved with closer to work issues and then focused on college access and success for low income adults.

And all of those experiences taught me that while education and training can be a gateway to opportunity. We really create problems for the people we're trying to help when we divide employment, education and training services often that disconnect-- So, when the idea of career pathways came along, it made a lot of sense to me as the way to focus on the big picture that where people are in their education and career journeys and how to help them move forward, no matter where they're starting from.

In terms of what I admire about the families, I'd really like to second what Chris said about grit and that motivation can make better lives for their children. And the organizations that work with them, I really admire their commitment to form deep relationships to help those parents over time really move forward to improve their economic prospects, even if that takes, you know, two steps forward and one step back and, you know, staying with them through different kinds of education training and work experiences.

Kiersten: Wonderful, thank you so much. So grit, we thought it was important to share this image, this idea going of upstream with lots of obstacles but somehow making it with support along the way. So I'd love to talk with everybody a little about this idea of what we've been learning. And you all are the right people to do it. So help us understand what we should know about research and/or evaluation in these areas of employment, career pathways, financial capability. And tells us what you have learned is really most helpful to families or organizations who are partnering in these areas, or providing these services. What have you learned over the past many years that can help us better understand what should be doing really? How about you, Desmond? Can we start with you on this?

Desmond: Sure. So, for us, you know, that last thing I said is a relatively new agency but our focus is really in consumer protection and empowering consumers to better manage their financial lives. It's a very narrow--important but narrow part of the poverty reduction space. A couple of things that we've learned in the last, you know, few years around financial capability is that we really need to put these terms into common language so that people understand what you're talking about when you say financial capability. And I really appreciate you leading off the conversation by explaining that it's simply giving people the ability and education but also the ability to build up their skills and access the financial services that will meet their needs. It's a very simple concept when you deconstruct it.

The other two things that we've learned is that families know what's in their best interest. They know exactly what their goals are. And it is up to us as practitioners to develop tools and then provide information to families to help them to achieve those goals. If you're trying to engage a 16-year-old young person, you start talking about, you know, stocks and bonds and retirement, the case is you'll lose that person because they're not quite at that point in their lives when they're thinking about those things yet.

And the final thing that we've learned is that as it relates to financial capability, it's important not to teach these strategies to someone who is in crisis. If someone is, you know, facing or experiencing homelessness at this particular moment in time, it might not be the best time to try to explain to them why credit scores are important. So you have to figure out interventions that are relevant, that are timely and that someone can see how these different strategies can benefit them. And we've looked at partnerships like we worked with youth employment programs, you know, to help those programs train their young people around, get them access to financial accounts that are not costly.

Train those young people to understand the importance of credit and getting an apartment, buying a car, you know, things that are really relevant to them as they transition to adulthood. So, I think those three of the things so far in our work. You know, timely, relevant, you know, and try not to engage people with these new approaches during times of crisis. Thank you.

Kiersten: That's really helpful and, you know, on tomorrow's webinar, we're going to delve more into like different examples of financial capability strategies and asset building strategies. And so that's really helpful for us to keep in mind this idea of choosing things that are relevant and of benefit. And I think programs are really useful in that way. Julie, how would you tackle this question about what we have been learning, what we've learned?

Julie: Well, I think the first thing we've learned is that skills and credentials matter more than ever before as gatekeepers to jobs that can support a family. It's really hard to get there with just a high school diploma and even harder if you didn't even finish high school. Second thing we've learned is that for low income parents, it can be a long--for getting those in demand for secondary credentials, especially if they start out needing to brush up on math, reading, writing or improve their English language skills.

As you all know, they're juggling work, parenting and school. It's incredibly inspiring when they stick with it and succeed but it's also a tough road. So, that's why I mentioned before, organizations that work effectively with them, build those kinds of relationships that stay with them through along this journey. They also have their fingers on the pulse of the local labor market to make sure that the education and training they provide is focused on jobs that employers are hiring for. And that the jobs either pay well or at least are stepping stones to better jobs.

And third, we know partnerships are really key to making this all work because no single organization can provide all of the services that a low income parent may need, which may include adult education, job training, post-secondary education for certificate or degree, job readiness, internships, not to mention help with financial aid, transportation, child care.

Kiersten: Wow, that's a lot. I think we have a lot to learn about those different services and can from our partners. Can you just really briefly, Julie, unpack this idea of focus on the labor market? I imagine there was a bit of, "Oh that can seem a little overwhelming." Why should a Head Start program—What does that mean for a Head Start program to focus on the labor market? How could someone do that in a simple way?

Julie: Well, one thing they can do is make sure that the organizations they partner with to help provide education and training services to their parents are those organization are connecting to the labor market. So, it may not be realistic for a Head Start program to develop relationships with employers. But they can when they go and speak to their local one-stop center to the local adult education provider in their community, college partners.

They can ask them questions about the extent to which their programs are placing people in jobs fits into which they offer internships and things like that to help their parents wind up at programs that are not just going to be disconnected, standalone, education services that we know in the past have not done a very good job in terms of producing results and creating earnings. But, in fact, there are education training services that are integrated with each other and connected to those in demand jobs. So, it's really about helping your parents become good consumers, I think, of education and training.

Kiersten: Got you. Thank you, that's helpful clarification. Chris, would you like to jump in on this question?

Chris: Well, I would echo everything Desmond and Julie said. I guess the other thing I would offer based on the call is, you know, we've been designing and doing evaluations and research on these kinds of programs for decades. And what I would say is the emerging evidence on career pathway and sector strategies on the workforce side, there is emerging evidence that these strategies actually work and they work well, including for families with young children.

So, I think there are some things out there now that we may have seen as much in the past that we can turn to. And some of the new federal legislation is encouraging the spread of these strategies. So I think that's quite helpful. The other observation I would make is in the work we're doing around the country with two-generation strategies, including those with Head Start agencies, most of the barriers as Julie said before, really are policy and program related. Families are highly motivated. They've got their own barriers. But we're dealing with a fragmented set of services and programs that don't really come together, unless we can find the right partners to make it work.

Kiersten: That's really helpful and I feel I can probably elaborate a little bit more on some of that when we talk about strategies, in terms of the--yeah the challenges that come. I know Head Start programs also have a ton of experience in trying to, you know, blend their policy procedures with child care programs and working in their partnership with the free case. So, they're very knowledgeable in the way they're trying to deal with different policy issues across different programs.

So, you know, we get to think about some of the challenges in this sector with that are more specific to that. OK. Well, let's move along here to another question. And I think-- well, before we deal with-- we sort of talked about this a little, Julie, this slide here. You had highlighted a few different kinds of examples of things that are really important relationship to focus on the labor market and then a partner. Is there anything you wanted to say about this slide that would be useful for people to understand?

Julie: Sure and I think Chris touched on this as well. But the idea of career pathways, which-- is now becoming an organizing principle for the federally funded job training systems, the workforce investment opportunity act programs, as well as for adult education, this career pathway's framework is really trying to overcome this problem of fragmented services.

So, you can see the main idea is that wherever someone starts, whether there's someone's who doesn't have a high school diploma or maybe there's someone who only has some college experience already, has been out in the labor market working but wants to move up. No matter where you start, there's a place for you to enter on the pathway and there are places for you to exit to jobs.

So that to make this less abstract, think about, for example, a Head Start parent with limited English skills, who might need to start off in an English language class. If she can be in a class that is contextualized to the health care profession, we then got a leg up on learning the vocabulary needed for the profession, understanding the career options open in that profession and understanding the education steps that are required to get to the job she wants. And she may even, with starting in that classroom, the next step, she would train for an entry level job, something like a medical assistant, get some work experience and then keep on going and train for a more advanced certificate or degree in a health care pathway.

Maybe, something on the administrative side, like billing and coding or other medical office jobs or something on the direct patient care side which might be some sort of tech job, like radiology or surgical tech or it might be what you know as advanced as something like being an RN. But the idea is that each step builds on the other so that, you know, the credits that a parent earns even when she's at the entry level stages of training are something that contribute to then her earning a degree or certificate for a more advanced job that pays better.

Kiersten: That's really helpful, and—you can see how complicated the service is. Maybe, it isn't as complicated as it seems to me newer to this-- to learning more about the employment [inaudible]. But it's a helpful side to see how it works and the flow over time. Well, I think we are going to delve more into this idea of strategies. I think you all have begun to talk about some of the strategies that programs could find useful to focus on.

Before we do that, Suzanne, I was going to ask if you could put up a poll. We wanted to hear from our participants a little bit about the kinds of activities and strategies that you are engaged in. I want to encourage you; you may not be able to see all the answers; so as you're filling out the poll, make sure to scroll down. And this is a poll that basically is almost the same question. We wanted to see what you're offering, sort of in-house in your programs.

First is what you are able to offer through your partnership. And we'll just take a moment as your filling it out. So, a lot of you offering budgeting in your programs. A lot of you are offering financial education. And we know that in the Head Start act, the definition of financial literacy includes financial education. And since the Head Start Act in 2008, a lot of programs have gotten more focused on financial education.

And then a lot of you were doing the tax prep. Being a VITA site, as well as of course, supporting families with accessing benefits. On the partnership side, it looks like folks are also-- they're doing a lot of referral so the benefits numbers are high. A lot of budgeting through partners, as well, makes me curious and the financial education through partners as well. So, those are really the top areas seems folks are focusing on. Financial coaching through partners and counseling. So, these numbers--there's a lot of high numbers here for a lot of similar things. But, Desmond, I wonder if you had any thoughts about what you're seeing here, a bit kind of how people are chiming in makes you think about anything?

Desmond: Well it's really great to see that, you know, there is a demand out there for financial education and budgeting and organizations are responding to those demands for their customers. You know, we-- one of the things that we've noticed in the past is that financial education is critical to help families kind of understand and manage their finances. But there are also other tools and resources that can help them really think about not only knowing what to do but also think about how to avoid some of the bad practices that are out there. And that's one of the things that we are spending a good bit of time trying to resource organizations so that they can help their costumers really stay away from the bad things. And I think that both the work that we're doing and financial education and budgeting and financial coaching go hand in hand and it's great to see that there's such strong interest and that there's so much already taking place.

Kiersten: And there's a huge difference between what's offered in the program and with through partners. So, that's really interesting too. Suzanne, would roll out our next poll? Our next poll pair, if you will. And this one is related to our second objective. What education employment related services do you provide onsite? And then what are you able to provide through your partnership? Lots of GED classes, through partners and ESL also--so GED and ESL then the program and then a lot through partners.

Okay. These numbers are changing too fast, I'd wait for a second. Okay, employment in Early Head Start and Head Start-- of course, see that, right, because I don't know if our presenters are aware but we have a regulation where we require that programs prioritize families for employment in Head Start. And later this week, we're going to hear from our program who is support-- a migrant program in Oregon that's supporting parents' career pathways through Head Start employment and beyond.

And then it looks like a lot of this work is done through partnerships, right? So, ESL classes, GED classes, all these numbers are really high employment. It's hard to tell to what degree the partnership is a referral versus a more sort of a very intentional intensive partnership. Well, you know, it's only a poll but this is really helpful but I want to turn it over to Julie and Chris and see if you guys have any thoughts about what you're seeing with what our folks are up to.

Chris: Well, this is Chris. I'm struck by your comment about employment in Head Start. I think is I go to Head Start centers around the country. It's always struck me that at least half of the teachers I talked with are former Head Start parents. The mix of services that are showing up is really encouraging as Desmond said about the financial side.

One thing I would point out, we can't really tell the details here but if you look at the world of workforce and education for the folks that we're talking about here, I think that community and technical colleges, you're probably the most critical resource to think about. And many of those colleges across the country are more and more attuned to what they need to do on the career pathway side and offering courses to move forward in growth sectors like health care, which the health professions opportunity grant program is supporting a lot.

Julie: Can I say more about that?

Kiersten: Go ahead, Julie. Sorry, I didn't mean to interrupt.

Julie: No worries. So, I'm interested to see how many Head

Start programs do offer on-site GED and ESL classes, that's really interesting. You know, for those of you who do offer on-site classes, if you're not already partnering with your community college or local community-based organization that offers job training on combining GED or ESL or adult-based education classes with training. I'd really encourage you to think about doing that. You know, there are-- there's good research that adult education is more effective when it's contextualized to parents' goals and if those goals are employment goals, then the best way to contextualize it is to partner with a training program or community college that has that in depth knowledge of in demand occupations.

You know, it can be a little daunting I know to think about mastering the technical side of job training yourself as an adult education provider but you don't need to do that. You just need to have the right partner. And often, it can be as simple as doing some joint planning together with that training provider so that, you know, you coordinate your instruction. And so, for example, go back to our health care professions pathway. If for example, they are going to be doing measuring patient doses in a job training class for medical assisting, that's something that you can then use to help support that by teaching fractions in your adult education class that week or things like that. It can be quite simple but really powerful when the two classes are coordinated and complimentary. So that was my main insight.

Chris: If I could offer support for that, we've seen that in the Tulsa Career Advance Project that we helped the CAP Agency, their design. And there are new approaches to the remedial education services that are coming on online that are probably even more effective. There is some early research on that called co-requisite remediation. You can actually take for credit classes at the same time you're getting the remedial, bolstered by some strong tutoring and it's much better than what we thought of kind of as the old line adult ed classes.

Julie: Yeah, and if I can piggy back on that just very briefly. I focused on adulthood ed side. But beyond adult ed even when parents have a high school diploma, even when their English language skills pretty often and they're not just low income parents but very many people who show up at our local community college wind up being referred to college remedial classes in math, reading or writing and they get stuck there. There is strong evidence that often that they never get any farther than those college remedial classes.

So, again, helping your parents become good consumers, helping nudge your partners to think about combining remediation with job training, doing it simultaneously if they're not already doing that. It can make such a difference in making sure people don't get stuck at the basic skills stage and never, never get onto the occupational training that can pay off for them in the labor market.

Chris: Hear, hear.

Kiersten: Hear, hear. Well, are there other strategies that folks had not gotten a chance to touch on that they wanted to offer? Anyone who would like to jump in on that?

Chris: Actually, I'd offer a couple of components that we're offering in the Tulsa Project which we hope to have an evaluation, a set of findings coming out in late spring but we built in career coaches to help parents-- I mean, I think the career pathways are making a big difference. To make it more transparent for parents to be consumers of that world, but it also helps to have a coach that's kind of helping navigate those systems. It's also helpful-we've basically built our approach to the education and training part around cohort model. So that people, the parents are their own supports as they go through the program. I think both of those things turn out to be very important.

Kiersten: Okay, thank you. I think in the interest of time, I want to jump us forward to this question on community partnership. I know you all have a lot to offer on this and I think it is a question that's come up how to build relationships in the community when you have limited time. And I know you have other specific ideas you might want to share here. So please describe partnerships for economic mobility that are win-win and how to think about building those partnerships. If we can hear--let's start with Julie and Chris. I know some of your work is similar so.

Julie: Okay. Well, I think if you're--it looks to me from the poll that Head Start programs already do have a lot of partnerships going on. As you said, it's a little bit hard to tell if those are referrals or if those are more active, you know, partnerships. But I would encourage you, if you're--if you haven't already is you approach your partners like adult education, community college, technical programs, job training programs, community-based organization that provide job training, your local workforce investment board. And worry about their services but more importantly, educate them about what you do to tell them about who you serve and why your clients are their clients or should be.

And how you can contribute towards helping low income parents access and succeed in the employment and training services these partners provide. If you think about it, you know, they have just as big stake in the success of these parents as you do. And very often, they lack the resources to do the kind of holistic goal setting and family support that Head Start programs already do for parents.

So, you know, think about what your strengths are as a program, build on those core strengths, articulate them to your partners and figure out where, you know, where you can collaborate. I understand what you're saying about limited time, I really get that. One thing to think about is right now, there's a new workforce law being implemented and the state level planning part of it is almost done but at the local level, it's really just getting started.

So, in every community workforce investment boards are having conversations about what their strategy should be for the next five years, including meeting the goals of this new law which have a much greater emphasis on serving low income people than in the past, on career pathways, on integrating adult education and job training, all things that can benefit your client.

So, you know, if you have limited time, I encourage you to figure out where is that conversation already happening because of this new law. Chances are, there are monthly meetings going on somewhere, hosted by your workforce investment board that you could just plug into and become a part of. So, that's what I'd encourage you to seek out.

Chris: I think that's a great suggestion. They--I would push out a little further and go down below the federal level. There are movements all across the country to basically shift to a performance basis for funding things like your local community colleges. Many states are tying some of their money to persistence and [inaudible]. And one of the things we found in Tulsa and we're seeing it in Austin and other communities is those community colleges don't really know or acknowledge that they are basically serving many of your parents.

We have research coming out of Tulsa that shows that by providing the services I talked about a few minutes ago and wrap around childcare besides, our persistence in credentialing numbers for Head Start parents are way better than your typical community college students. So, it's a great example of--

Julie: Yeah. That's great example.

Kiersten: Desmond, did you want to touch on this question around partnership?

Desmond: I think this is a critical part of the conversation as it relates to work that we do at CFPB. We recognize that, you know, when you start talking about financial capability services, not everything is going to fit for our all the different populations that we interact with. So, I would encourage folks to do a couple of things. One, not to think of these services separate from the family well-being measure that they are currently tracking and try to identify programs and support that are financial service related that could enhance those things that you're already measuring.

So, when you look at things like credit building, helping consumers to save, helping them to protect themselves, those are some things that would definitely add value to your family well-being measure that you're already tracking. Secondly, I would encourage to you look for opportunities to partner with other places in your community where you can refer your clients to. Identify places where you could bring some of these services internally. And on our website, consumerfinance.gov, there are tons and tons of resources and tools that can help you to really assess program and determine where you can integrate these services. If you have any questions that you we want to reach out to us directly, you could email me at empowerment@cfpb.gov and we can get you a lot of the resources that are available for free.

Kiersten: Desmond, what are some partners that you would-- that may be programs don't readily think of? And I--

Desmond: In many communities that are on the country, there are asset building coalitions. Community action agencies are, you know, it's a great pipeline for resources in terms of places that are doing financial education and access to financial services. There are credit building organizations, hard credit counselors are also other place to start. And as I said, you know, there are plenty of training and opportunities that we provide to organizations where we train their staff, we train, you know, we provide a lot of training around the country every year. Last year, we trained about 8,000 people.

So, there are organizations out there, including us that can provide types of training that your money, your goals, financial toolkit that you see on your screen. It's a great vehicle that we provide training to organizations all across the country and we'll be happy to entertain, training, you know, providing training in your community if that's something that you're interested in. We'll get into much more detail about that in a minute.

Kiersten: Yeah. Well, go for it. I mean we actually have--you have trained a lot of Head Start programs on that curriculum, right? Or maybe you don't call it a curriculum.

Desmond: Yes. It's like a toolkit and it was designed to solve a specific problem that we heard about by three or four years ago, which is many social services organizations that are providing services to families. Their staffs don't feel comfortable having a conversation about money, even though that's such an important part of poverty reduction, you know, helping people to understand how much is coming in, how much going out, where it's going. It's a big part of helping people to manage their household finances.

So what we did was we created this toolkit that has 14 modules, ranging from issues around planning, budgeting, credit, saving, consumer protection and we trained front line staff on this toolkit so they can become empowered to have basic money management conversations with their clients. Not that they're going to become financial coaches but they can have these money management conversations. We also know that a lot of front line staff are also former clients of organizations that they work for.

Many are earning low wages. So, these tools are also helping them in their personal lives as well potentially helping them with their clients.

Kiersten: Well that is-- that resource is on the ECLKC view as well. So, we do have a question about tools and resources that that programs might find helpful that has come. And so, I did--it was a good segue-way. And I wondered if, Chris, you wanted to briefly talk about the resources up here that you wrote. The piece you wrote on that we have on the slide.

Chris: Sure. So, with support, the foundation for child development about a year and half ago, we did a-- maybe two years now: We did a getting started guide on two-gen that kind of lays out strategies, potential partners, some key opportunities out there for building collaborations. And it echoes some of the things that we've already talked about and I mean Julie referred to connecting with local workforce boards. I think they are even more important right now for the timing reasons that she talked about than when we prepared this guide.

Again, I think your community colleges and the nonprofit community around them are facing increasing pressure to show that they can perform whether at city and county governments funding the nonprofits to help low income families. Everybody wants evidence that they're doing effective service delivery and I think, what you have, if you provide the right supports is some research that would support those strategies. So, this is one guide that would help you. There are other things on the Ray Marshall Center website as well as on the foundation for child development website.

Kiersten: That's really useful. Julie, what about this third resource? What can you tell us about it?

Julie: Sure. So this is part of a series of fact sheets from the National Skills Coalition and [inaudible] learning about the new workforce law and ways to help your parents benefit from it. I encourage you to go their website. There's a wealth of information there. This particular fact sheet, well it's designed for the education program. I thought you might find it useful because it just gives a very short summary of some of the key features of the new law that might be important for your parents like career pathways, integrated education and training and so on. Yeah, so that's what that is.

Kiersten: Thanks.

Chris: There are also other reports on that same website on career pathway evaluation tools and some other things that we've contributed to. And Julie's former employer, the Center for Law and Social Policy has some great materials on all these subjects.

Julie: Yup, absolutely.

Kiersten: Some of these things are really helpful for understanding. The lay of the land and kind of a larger conversation that's going on and where the funding might be and those kinds of things and others are more concrete and useful like that your money your goals, kind of things that programs can take it for right to into action.

We'll commit to trying to make more resources available to programs over the year. Let's see, we're putting the website links up that have been shared so that folks can see. And we'll also make a point of sending those out and putting them on our website so folks can access these resources. And I wanted-- We do have couple of questions. One that I think is important to ask, how can we support families that are undocumented? I know we talked about language and that's not always the thing. I mean, it's hard to know sometimes where the question is coming from. Is it that about accessing services [inaudible]? Is it about language barriers? What comes to mind for folks on how we can be supporting families that are undocumented in these areas?

Chris: I guess I would-- this is Chris. I would say, this is, as we all know, a very touchy subject. States are very different about how they have things structured for this and I'll give one give example. I know in the Head Start world, it's kind of "Don't ask don't tell." So, we basically serve families who have needs. When it comes to providing, in many cases, GED services, that's okay too and even in places like Oklahoma, unfortunately in Oklahoma it's illegal for a non-documented person to sit for a GED test, which really is an awful barrier to put in the way and that's true with a number of other states as well. So, you need to look very closely at your state and local policies on those things.

Julie: Yeah.

Desmond: I would say that it's important for, you know, you to help your customers really identify and know what their rights are. There's a lot of times where individuals are taken advantage of simply because they didn't know that they can ask questions or didn't know that they have some protections. And so, understanding what the state rights are as it relates to financial services for consumers. And empowering those individuals with that information is a great place to start. And it's probably one of the easiest places to start without getting into some of the more controversial and complexities around these issues.

Kiersten: Yeah, and there are--some people are at great risk for some of these-- well, the reason that your organization exists, to help protect the consumer. But would--I think that it sounds like what you're playing to is just helping people understand that they won't be taken advantage of with certain financial products and other kinds of things as well.

Desmond: Right. You know, too often, people, you know, who are documented and undocumented people are, you know, and people, even people with--who've been in the financial marketplace for a long time just simply don't ask questions. And so, maybe surprised how powerful it is when you ask somebody to really explain what this means, what's this interest rate, what's this, you know, whatever, that you're purchasing, before you make that decision to purchase it.

You know, there are a set of questions that are also all on our website that you can ask a provider. And in many cases, the questions are so simple but a person can't answer them and so that's an indication that you don't want to deal with this person. I encourage folks to just ask those tough questions of financial service providers before they sign.

Julie: And I would just like to chime in on that that is also a huge problem of an education side. I saw one of our questions in the chat room was about for profit training providers. I know there are also for profit English language providers out there who often take advantage of low income people and particularly, you know, before your parents take out large loans to get training to really help them understand where they can find similar training for a lot less money and just to warn them away from getting into debt for job training programs. Because we know that the huge problem out there and once students default on loans, then they are shut out. That's federal student aid.

Desmond: Julie, can I just jump in, on this one point for 30 seconds?

Kiersten: Please, yeah.

Desmond: The consumer financial protection bureau has essentially come down very aggressively in some of these for profit colleges. With these fines, again, you know, for millions of dollars again, some of the more egregious institutions. And so this is another place where we are working very aggressively to support low income people. Help them make those decisions about paying for colleges. On our website, there's some fantastic tools about paying for colleges. Both on the for profit side, four-year, two-year colleges.

So, I really strongly encourage people go on there and take a look at those tools. Take a look at our home buying tools or automobile tools will come online at some point this year. Because, you know, that's why we're here for us to give you those tools so that when you go in to buy something, you can actually have those questions in your hand and be able to navigate or handle bad actors. Thank you for bringing that up.

Chris: That's great.

Kiersten: That's great, you know, you all have-- you have brought so much information and tools and resources for us over the course of this very quick hour. It was very hard for me to not take a lot of follow up question because I know you have so much to offer and we've had such a short time with you. I--We also had a lot of question coming in. We had a tremendous chat going on. I hope people can join over the course of the week. I really want to thank you Julie, Desmond and Chris for taking the time and sharing what you know. And it's been tremendously helpful. I hope this is the start of something beautiful. Maybe, we'll call you again [laughter].

Chris: That's great.

Desmond: Happy to do that.

Kiersten: Thanks guys. I also want to thank everybody for participating today.